

Information to identify the case:

Debtor 1	<u>Craig DeFazio</u>	Social Security number or ITIN	xxx-xx-8420
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cynthia DeFazio</u>	Social Security number or ITIN	xxx-xx-3970
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-29154-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig DeFazio

Cynthia DeFazio

12/13/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Craig DeFazio
Cynthia DeFazio
DebtorsCase No. 14-29154-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 34

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db/jdb +Craig DeFazio, Cynthia DeFazio, 60 6th Avenue, Westwood, NJ 07675-2023
 cr +Select Portfolio Servicing, Inc., as servicer for, P. O. Box 9013, Addison, TX 75001-9013
 515055991 +Bank of America, PO Box 941852, Simi Valley, CA 93094-1852
 515055992 +Capital Once Bank (USA), N.A., c/o Lyons, Doughty and Veldhuis, PC,
 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
 515055995 +Emily and Chesster Yurk, 145 West 27th Street, Bayonne, NJ 07002-1711
 515055996 #+Equiant Financial Svcs, 5401 N Pima Road, Suite 150, Scottsdale, AZ 85250-2630
 515887098 +Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, Utah 84115,
 Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, Utah 84115-4412
 515131932 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515287299 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, CERTIFICATEHOLDERS OF THE CWABS, INC., A,
 Bank of America, N.A., PO BOX 660933, Dallas, TX 75266-0933
 515056001 +The Bank of New York Mellon, c/o Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 515056003 +The Valley Hospital, 223 N. Van Dien Avenue, Ridgewood, NJ 07450-2736
 515056004 +The Valley Hospital, c/o Celentano Stadtmauer & Walentowicz, 1035 US Highway 46,
 Clifton, NJ 07013-2468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2019 00:03:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 14 2019 00:03:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: GMACFS.COM Dec 14 2019 04:28:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 515104081 EDI: GMACFS.COM Dec 14 2019 04:28:00 Ally Capital serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 515055988 +EDI: GMACFS.COM Dec 14 2019 04:28:00 Ally Financial, 200 Renaissance Center,
 Detroit, MI 48243-1300
 515277360 E-mail/PDF: resurgentbknofications@resurgent.com Dec 13 2019 23:59:36
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 515055990 EDI: BANKAMER.COM Dec 14 2019 04:28:00 Bank of America, 4161 Piedmont Parkway,
 Greensboro, NC 27410
 515055993 EDI: CAPITALONE.COM Dec 14 2019 04:28:00 Capital One, PO Box 85520, Richmond, VA 23285
 515162357 EDI: CAPITALONE.COM Dec 14 2019 04:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515223569 EDI: BL-BECKET.COM Dec 14 2019 04:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515055994 +EDI: WFNNB.COM Dec 14 2019 04:28:00 Comenity Bank/DRESSBRN, PO Box 182789,
 Columbus, OH 43218-2789
 515078264 +EDI: TSYS2.COM Dec 14 2019 04:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515055997 EDI: IRS.COM Dec 14 2019 04:28:00 IRS, PO Box 21126, Philadelphia, PA 19114-0326
 515055999 +EDI: TSYS2.COM Dec 14 2019 04:28:00 MCYDSNB, 9111 Duke Boulevard, Mason, OH 45040-8999
 516782648 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 516782649 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 515204291 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 515208261 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC,
 c/o JC Penney Credit Card, POB 41067, Norfolk VA 23541
 515293557 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 515293398 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC,
 c/o Sears Charge Plus, POB 41067, Norfolk VA 23541
 515138072 EDI: Q3G.COM Dec 14 2019 04:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 515056000 +EDI: RMSC.COM Dec 14 2019 04:28:00 SYNCB/JCP, PO Box 965007, Orlando, FL 32896-5007
 TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 515055989* +Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
 515055998* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS, PO Box 21126, Philadelphia, PA 19114-0326)
 515056002* +The Bank of New York Mellon, c/o Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Dec 13, 2019

515887097 ##+Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, Utah 84115-4412
TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2004-10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for
The Bank of New York Mellon, FKA, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed
Certificates, Series 2004-10 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2004-10 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Ira S. Kornstein on behalf of Joint Debtor Cynthia DeFazio iskesq@aol.com
Ira S. Kornstein on behalf of Debtor Craig DeFazio iskesq@aol.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2004-10 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2004-10 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor The Bank of New York Mellon NJ_ECF_Notices@mccalla.com
Melissa N. Licker on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New
York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-10 as serviced by Select
Portfolio Servicing, Inc. NJ_ECF_Notices@mccalla.com
Phillip Andrew Raymond on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of
New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-10 as serviced by
Select Portfolio Servicing, Inc. phillip.raymond@mccalla.com
Ronald C. Bavagnoli on behalf of Debtor Craig DeFazio rcbesq@bavlaw.com
Ronald C. Bavagnoli on behalf of Joint Debtor Cynthia DeFazio rcbesq@bavlaw.com

TOTAL: 15